

# **THREE CARD 21**

## **RULES OF PLAY**

### **GENERAL DESCRIPTION**

- (a) Three Card 21 is a game played with four, five, six or eight standard decks of cards.
- (b) Cards are dealt from a shoe with four to eight decks of cards.

### **OBJECT OF THE GAME**

- (a) Each player receives 3 cards only and attempts to achieve a higher total point value on their Bet and Double Down hand than the dealer's without exceeding a value of 21.
- (b) If point count exceeds 21, player hand is bust and Bet, Double Down and Lucky Lucky bet are automatically lost.
- (c) If player and dealer's point total are equal the Bet and Double Down shall push in the event of a tie.
- (d) If player choosed to place a Double Down Bet then player must have a point total of 11 or more after their third card to win on the Double Down Bet. If player chooses to place a Double Down Bet and the player's point total is 10 or less after receiving their third card the Double Down Bet is automatically a loss.

i.e.: Player places a Lucky Lucky Bet of \$10.00 and a Bet of \$10.00. Player's first two cards point total is six. Dealer's first two cards point total is four. Player decides to place a Double Down wager for \$10.00. Dealer deals a third card to both player and dealer. Player has a three card point total of 9 and the Dealer has a three card point total of 8. Player will lose his Lucky Lucky Bet (as he/she does not have a point total of 19 or more). Player will win the original Bet and will lose on the Double Down Bet as he/she does not have a three card point total of 11 or more.

- (e) The Lucky Lucky bet shall pay based only on the player's hand according to Pay Table below. The highest applicable payout **only** is paid to the player per betting square.

Player's Hand	Pays
Suited 777	200 to 1
Suited 678	100 to 1
777	50 to 1
678	30 to 1
Suited 21	15 to 1
Any 21	3 to 1
Any 20	2 to 1
Any 19	2 to 1
All other	Loss

## HAND RANKINGS ON THE BET

- (a) 3 card 21
- (b) Closest to 21

## HAND RANKINGS ON THE LUCKY LUCKY

The Lucky Lucky bet shall pay based only on the Player's hand according to Pay Table below. **Remember:** The highest applicable payout **only** is paid to the Player per betting square.

Player's Hand	Pays
Suited 777	200 to 1
Suited 678	100 to 1
777	50 to 1
678	30 to 1
Suited 21	15 to 1
Any 21	3 to 1
Any 20	2 to 1

<b>Any 19</b>	<b>2 to 1</b>
<b>All other</b>	<b>Loss</b>

## **POINT VALUE OF CARDS**

- (a) Aces .....1 or 11  
Face Cards and Tens .....10  
2 to 9 .....Face Value
- (b) A soft hand has an ace counted as 11.
- (c) All other hands are termed in point value.

## **LIMITS**

- (a) Betting limits for Bet:

<b># Of Hands</b>	<b>\$5 - \$100 GAME</b>
<b>ONE</b>	<b>\$5 - \$100</b>
<b>TWO</b>	<b>\$10 - \$100</b>
<b>THREE +</b>	<b>\$100</b>

- (b) Betting limits for the Lucky Lucky Bet can range from \$5 - \$100
- (c) A casino facility licensee may utilize the Lucky Lucky limit of \$5 - \$25, \$5 - \$50 or \$5 - \$100 – table limits at their discretion.
- (d) Player may play any number of adjacent betting squares.
- (e) Player may not exceed a \$100.00 Bet per betting square.

## **PAYOFFS**

- (a) All winning hands on the Bet and Double Down are paid even money.

- (b) If player chooses to place a Double Down Bet then player must have a point total of 11 or more after their third card to win on the Double Down Bet. If player chooses to place a Double Down Bet and the player's point total is 10 or less after receiving their third card the Double Down Bet is automatically a loss.
- (c) All winning hands on the Lucky Lucky are paid according to Pay Table:  
**Remember:** The highest applicable payout **only** is paid to the Player per betting square.

Player's Hand	Pays
Suited 777	200 to 1
Suited 678	100 to 1
777	50 to 1
678	30 to 1
Suited 21	15 to 1
Any 21	3 to 1
Any 20	2 to 1
Any 19	2 to 1
All other	Loss

## SEQUENCE OF PLAY

- (a) New decks of cards per game shall be used. See Section 9.7-Cards.
- (b) A four, five, six or eight deck riffle-shuffle shall be used. See Part 9.8 – Approved Shuffles.

## BASIC PLAY

- (a) Dealer's cards are dealt in front of chip tray.
- (b) Starting on dealer's left:
- i) All players must place a Bet and/or a Lucky Lucky bet before receiving a card;
  - ii) Each player and the Dealer shall then receive 2 cards face up.

- (c) Each player who made a Bet shall then have the option to make a Double Down wager. The Double Down wager must be exactly equal to the original Bet.
- (d) The Dealer must sweep the table announcing “**Any Double Down Bets.**” After all Players have made or declined the Double Down wager the Dealer must hit the table twice in front of the shoe and announce “**No More Bets.**”
- (e) The Dealer will then give each Player and the Dealer an automatic third card. Every Player and the Dealer must have three cards and only three cards for their hand.
- (f) After the third card for all Player’s and the Dealer has been dealt the hand is complete;
  - i) Any player whose third card puts them over 21 points will automatically lose all bets.
  - ii) If the Dealer busts with over 21 points all players still in the game will be paid even money on the Bet and Double Down wagers and then the Dealer must collect or pay any Lucky Lucky bet based only on the Player’s hand according to Pay Table.
  - iii) If player chooses to place a Double Down Bet then player must have a point total of 11 or more after their third card to win on the Double Down Bet. If player chooses to place a Double Down Bet and the player’s point total is 10 or less after receiving their third card the Double Down Bet is automatically a loss.
  - iv) If neither Player nor Dealer bust then the highest point total shall win;
    - (a) If the Player’s total is greater the Bet and Double Down shall be paid even money first and then the Dealer must collect or pay any Lucky Lucky bet based only on the Player’s hand according to Pay Table.
    - (b) If player chooses to place a Double Down Bet then player must have a point total of 11 or more after their third card to win on the Double Down Bet. If player chooses to place a Double

Down Bet and the player's point total is 10 or less after receiving their third card the Double Down Bet is automatically a loss.

(c) The Bet and Double Down wagers shall push in the event of a tie and then the Dealer must collect or pay any Lucky Lucky bet based only on the Player's hand according to Pay Table.

(d) If the Dealer's total is greater the Player shall lose the Bet and Double Down and then the Dealer must collect or pay any Lucky Lucky bet based only on the Player's hand according to Pay Table.

v) Lucky Lucky bet Pay Table;

<b>Player's Hand</b>	<b>Pays</b>
<b>Suited 777</b>	<b>200 to 1</b>
<b>Suited 678</b>	<b>100 to 1</b>
<b>777</b>	<b>50 to 1</b>
<b>678</b>	<b>30 to 1</b>
<b>Suited 21</b>	<b>15 to 1</b>
<b>Any 21</b>	<b>3 to 1</b>
<b>Any 20</b>	<b>2 to 1</b>
<b>Any 19</b>	<b>2 to 1</b>
<b>All other</b>	<b>Loss</b>

(g) There is no Pair Splitting.

(h) There is no Insurance Bets.

(i) There is no Surrender.

## **SETTLEMENT**

(a) Bets are paid, or taken, upon completion of third card being dealt to all Player's and the Dealer.

- (b) If a Player's hand is busted with over 21 points after receiving third card, all bets shall be taken immediately and Player's cards burned and placed in the discard holder.
- (c) If the Dealer busts after taking his third card with over 21 points all Player's still in the game will be paid even money on the Bet and Double Down wagers and then the Dealer must pay or collect any Lucky Lucky bet based only on the Player's hand and according to Pay Table.
- (d) If player chooses to place a Double Down Bet then player must have a point total of 11 or more after their third card to win on the Double Down Bet. If player chooses to place a Double Down Bet and the player's point total is 10 or less after receiving their third card the Double Down Bet is automatically a loss.
- (e) If Player and Dealer's point total are equal the Bet and Double Down wagers will push in the event of a tie and then the Dealer must pay or collect any Lucky Lucky bet based only on the Player's hand and according to Pay Table.
- (f) All payoffs shall be made color for color or conversion, provided dealer announces conversion payout.
- (g) Dealer must pay the Bet and Double Down Bet first and then the Dealer must pay or collect any Lucky Lucky bet based only on the Player's hand and according to Pay Table for each betting square.
- (h) Lucky Lucky bet Pay Table;

<b>Player's Hand</b>	<b>Pays</b>
<b>Suited 777</b>	<b>200 to 1</b>
<b>Suited 678</b>	<b>100 to 1</b>
<b>777</b>	<b>50 to 1</b>
<b>678</b>	<b>30 to 1</b>
<b>Suited 21</b>	<b>15 to 1</b>
<b>Any 21</b>	<b>3 to 1</b>
<b>Any 20</b>	<b>2 to 1</b>
<b>Any 19</b>	<b>2 to 1</b>
<b>All other</b>	<b>Loss</b>

## **IRREGULARITIES**

- (a) If Dealer does not deal 3<sup>rd</sup> card to a Player;
  - Allow Player who has missed hit card to take 3<sup>rd</sup> card to finish Player's hand after all Player's have completed their hands, but before dealer's hand is played.
- (b) If Dealer does not deal two cards to himself;
  - Dealer will complete Player's hands and then finish his hand last.
- (c) If Player's hand has been hit by additional cards after receiving 3<sup>rd</sup> card by mistake notify the Pit Boss who shall declare hit card(s) dead, instruct Dealer to burn them, and Player's hand stands with first 3 cards.
- (d) Dealing to Blank Space. If card(s) is dealt to space with no bet – Dealer shall immediately notify Pit Boss who shall declare card(s) in that space dead and instruct dealer to burn card(s).
- (e) If Player complains that they were not given a chance to Double Down. Once the first 3<sup>rd</sup> card has been dealt no one can double down after that.
- (f) Cards shall not be “backed up” under any circumstances.